

## Account Transfer Form Clearing Number: 0015

Please use a separate form for each account you are transferring. Please attach a copy of your most recent account statement.

### A. To Be Completed By The Branch

#### Account Type (Please check one)

Basic Retail Account (non-retirement)       IRA or SEP       Simple IRA       Roth IRA  
 VIP Money Purchase or Profit Sharing Plan       Education Savings Account       Qualified Plan (401k)       Other \_\_\_\_\_

#### Transaction Type (Please check one)

Account Transfer       Direct Rollover (\*See instructions on second page)

### B. Information About Your Morgan Stanley Account (Required)

ACCOUNT TITLE

ACCOUNT NUMBER/FA OR PWA NUMBER

SOCIAL SECURITY OR TAXPAYER ID NUMBER

### C. Information About The Account You Are Transferring (Required)

CARRYING ORGANIZATION

CLEARING NUMBER

STREET ADDRESS (PLEASE INCLUDE CITY, STATE AND ZIP CODE)

ACCOUNT TITLE

ACCOUNT NUMBER

### D. Brokerage, Mutual Fund, Annuities or Bank Securities Transfer (Required—Please choose Either box 1, 2, 3 or 4)

Account transfers are in-kind. If you wish to liquidate assets, you must do so directly with your financial services provider prior to submitting this form.

1.  I wish to transfer my entire account In-Kind.
2.  Partial Transfer—I wish to transfer assets In-Kind for only the assets indicated below. (Please attach an additional sheet if necessary.)

Description of Assets	Symbol or CUSIP	Number of Shares or 'All'

3.  I wish to transfer my annuities. Please note that annuities are not transferable via ACATS. Your Morgan Stanley Financial Advisor or Private Wealth Advisor must contact Morgan Stanley Insurance Operations at 800-490-5412 to initiate the annuity transfer process.

Contract Number/Carrier Name \_\_\_\_\_

4.  For CD Transfers ONLY (Please check one) (This option to be processed at branch level only)
  - Liquidate at Maturity (Maturity Date: \_\_\_\_\_) (MM/DD/YY) (Please submit 2–3 weeks prior to maturity date)
  - Liquidate Immediately. I am aware of and acknowledge the penalty I will incur from any early withdrawal.

**DELIVERING BROKER: Refer to page 2 for delivery instructions. Subject to the by-laws and rules of the N.S.C.C.**

### E. Please Read Carefully And Sign This Section

#### To the organization named in Section C above:

If this account is a qualified retirement account and the delivering firm is trustee or custodian of the plan, I have amended the applicable plan so that it names Morgan Stanley Smith Barney LLC as successor custodian. Unless otherwise indicated in the instructions above, please transfer all assets in my account to Morgan Stanley. I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by NYSE Rule 412 or similar rule of the FINRA or other designated examining authority.

Unless otherwise indicated in the instructions above, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to Morgan Stanley. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. I understand that if I choose a method of disposition of assets in a retirement account other than liquidate and transfer, I may become liable for the payment of taxes and penalties with respect to such assets.

For annuity custodial assignment changes, the owner and the beneficiary of the annuity contract will be changed to reflect Morgan Stanley C/F "client." By changing Morgan Stanley to the custodian of my annuity contract, I understand and agree to the following: 1) The change of ownership will be processed as a trustee-to-trustee transfer, 2) All further requests for service to this contract will require an authorization from Morgan Stanley, 3) All proceeds from this contract will be deposited directly into my IRA account, and 4) The beneficiary on this contract will be listed as Morgan Stanley as the custodian on my behalf.

I understand that you will contact me with respect to the disposition of any assets in my account that are non-transferable. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable Morgan Stanley to transfer them in its name for the purpose of sale, when and as directed by me.

I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I also affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me, if any, in connection with my securities account.

### F. Client Consent to Cash Sweep Program

I consent to including free credit balances in my account<sup>1</sup> in Morgan Stanley's cash sweep program to be invested in compliance with any instructions given to Morgan Stanley or my Financial Advisor. I understand that the Morgan Stanley cash sweep program automatically invests any free credit balances in my account in my designated sweep investment option. I acknowledge and agree that, if any of my accounts are eligible, Morgan Stanley is authorized without further direction from me to automatically deposit or "sweep" all free credit balances to one or more FDIC insured depository institutions ("Sweep Banks") affiliated with Morgan Stanley up to \$2,000,000 and then into a money market mutual fund as more particularly set forth in the Bank Deposit Program Disclosure Statement (the "Bank Deposit Program"), which is available at [www.morganstanley.com/wealth/services/bankdepositprogram.asp](http://www.morganstanley.com/wealth/services/bankdepositprogram.asp) and will be sent to me upon the deposit in the Bank Deposit Program, and by which I agree to be bound. I acknowledge and understand that Morgan Stanley may amend the list of Sweep Banks at any time with 30 days prior written notice to me.

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**For Internal Use Only**

Branch No.

Account No.

FA/PWA No.

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I further understand and agree that, if I qualify and any of my accounts are eligible, I may choose to sweep free credit balances into an affiliated taxable or tax-exempt money market fund (to the extent available) instead of a Sweep Bank. If I so instruct, Morgan Stanley is authorized, without any further direction from me, to invest any eligible free credit balances in my account in the taxable or tax exempt money market fund I have chosen.

I understand and agree that if I do not select a designated sweep investment and am otherwise eligible, the Bank Deposit Program will be my designated sweep investment by default. I further acknowledge and agree that the rate of return on the Bank Deposit Program may be higher or lower than the rate of return available on other available sweep investments. I understand that some, though not all, sweep investments may have a minimum initial investment value to activate the sweep. I agree that Morgan Stanley may impose its own minimum investment requirement to activate certain sweep investments. I agree that until such time as I meet the minimum initial investment, if applicable, my free credit balances will remain uninvested or will be invested in the default sweep investment. I further acknowledge that Morgan Stanley may with 30 days prior written notice (i) make changes to these sweep terms; (ii) make changes to the terms and conditions of any available sweep investment; (iii) change, add or delete the products available as a sweep option; (iv) transfer my sweep investment from one sweep product to another.

Medallion Signature Guarantee	CLIENT SIGNATURE	DATE (MUST BE COMPLETED)
	JOINT ACCOUNT HOLDER SIGNATURE	DATE (MUST BE COMPLETED)
	Letter of Acceptance—To the prior custodian/trustee of the retirement account designated for transfer: Please be advised that Morgan Stanley Smith Barney LLC does hereby accept appointment as successor custodian.	
	AUTHORIZED SIGNATURE (OPERATIONS/BRANCH TITLE)	DATE
	MORGAN STANLEY FINANCIAL ADVISOR/PRIVATE WEALTH ADVISOR (PLEASE PRINT NAME)	

<sup>1</sup> If the account receiving the ACAT which is authorized by this form is an RPM or VIP account, this form must be signed by the Trustee of the plan under which the account is held, and for the purposes of this form any references to "I," "me" or "my" refer to such Trustee as legal owner of the account (i.e., even though they may not be the beneficial owner of the account).

\*Direct Rollover: You are transferring assets as part of an eligible distribution from a Qualified Retirement Plan, IRA, 403(b) or Government 457 Plan to a Qualified Retirement Plan or IRA custodied with Morgan Stanley Smith Barney LLC ("Morgan Stanley"). The amount transferred will be reported to the IRS by the transferring plan as a distribution and reported by Morgan Stanley as a rollover contribution.

**Delivery Instructions (All deliveries must include Client Name and Morgan Stanley Account Number).**

For ACATS and Non-ACATS transfer-related inquiries, please call Morgan Stanley's Account Transfer Services at 866-231-9849.

For Annuity transfer-related inquiries, please call Morgan Stanley's Insurance Operations at 800-490-5412.

**All checks and dividends must be made payable to:**

Morgan Stanley  
FBO:  
A/C Number:  
Attn: Account Transfer Check Processing  
1300 Thames Street, Wharf, 4th Floor  
Baltimore, MD 21231

**Or remit payment DIRECTLY to branch at the following address:**

Morgan Stanley

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**Fed Fund Wire Instructions:**

ABA Number: 021000089  
Bank: Citibank, New York  
For Benefit of Morgan Stanley Smith Barney LLC  
Beneficiary Account: 40611172  
For Further Credit To: (A/C Number and Customer Name)

**Options:**

OCC Number: 015  
Tax ID Number: 26-4310632

**Open End Mutual Funds:**

Re-register all full and fractional shares as follows:  
Please transfer these shares to a pre-established fund account.  
The account number to reference for transfer is the Morgan Stanley brokerage account number from the front of the form listed under section B.  
If a fund account is not established, please contact Account Transfers Services at 866-231-9849 option #4.  
Also change Broker/Dealer information to Morgan Stanley Smith Barney LLC. Broker 0015.

**Fed Book Entry Deliveries for Government and Mortgage-Backed Securities:**

ABA Number: 021000018  
BK of NYC/MSACAT  
A/C Number:

**Limited Partnerships Public:**

Attn: Asset Transfer Services—Limited Partnerships  
1300 Thames Street, 6th Floor  
Baltimore, MD 21231

**Public/Private Placements:**

Attn: Public/Private Placement Processing Dept.  
1300 Thames Street, 6th Floor  
Baltimore, MD 21231

**DTC Eligible Securities:**

DTC Clearing Number 0015  
FBO  
A/C Number:

**Physical Stock Deliveries:**

Morgan Stanley  
1 New York Plaza, 39th Floor  
New York, NY 10004

**Cost Basis Information:**

Morgan Stanley Wealth Management  
680 West 10000 South, South Jordan, UT 84095  
Attn: GWM Operations Gain & Loss/CBRS Statement Service  
Fax Number: 801-519-3460 (Fax is preferred)

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**Morgan Stanley**

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